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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: OTERO et al.

Application Serial No.: 09/823,125

Filing Date: March 30, 2001

For: APPARATUS, METHODS AND ARTICLES OF MANUFACTURE FOR CONSTRUCTING AND EXECUTING TRANSACTION PROCESSES AND PROGRAMS

Group Art Unit: 3628
Examiner: Ojo O. Oyebisi
RESPONSE TRANSMITTAL
Docket No.: G08.051
PTO Customer Number 28062
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 8, 2005.

Dated: September 8, 2005 By: [Redacted]

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. Amendment/Response to Non-Final Office Action mailed 06/27/2005
2. Additional Enclosures: Acknowledgement Postcard

FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	13	- 14	0	\$ 50.00	\$ 0.00
Indep. Claims	4	- 4	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
No Petition for Extension of Time is Required					\$ 0.00
OTHER FEE (specify purpose):					\$ 0.00
					TOTAL FEE \$ 0.00

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- Credit any overpayment.
- Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



September 8, 2005

Date

Nathaniel Levin
Registration No. 34,860
Buckley, Maschoff & Talwalkar LLC
Five Elm Street
New Canaan, CT 06840
(203) 972-3460



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-) Group Art Unit: 3628
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-) Examiner: Ojo O. Oyebisi
-)
-) **AMENDMENT and RESPONSE to June**
-) 27, 2005 Non-Final Office Action
-)
-) Attorney Docket No.: G08.051
-)
-) **PTO Customer Number 28062**
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-) Five Elm Street
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Dated: September 8, 2005 By: Edith Martin
Edith Martin

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed June 27, 2005, please amend the above-identified application as follows

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 6 of this paper.